

Information to identify the case:

Debtor 1 David Joe Vilardi
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4055**

EIN --_-----

Debtor 2 Carolyn Dot Vilardi
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1410**

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**

Case number: **19-70208-hdh7**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Joe Vilardi

Carolyn Dot Vilardi
 fka Carolyn Dot Kidwell, fka Carolyn Dot
 Kidwell-Vilardi

8/21/20

By the court: Harlin DeWayne Hale
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Texas

In re:
David Joe Vilardi
Carolyn Dot Vilardi
Debtors

Case No. 19-70208-hdh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-7

User: pibibbs
Form ID: 318

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Total Noticed: 37

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db/jdb	+David Joe Vilardi, Carolyn Dot Vilardi, 411 N Beverly Drive, Wichita Falls, TX 76306-4052
tr	+Robert B. Wilson, 1407 Buddy Holly Ave, Lubbock, TX 79401-4007
cr	+Jacksboro National Bank, Law Office of Gregory A. Ross, PC, 4245 Kemp Blvd. Ste 308, 4245, Wichita Falls, TX 76308-2822
18675388	BURKBURNETT INDEPENDENT SCHOOL DISTRICT, C/O PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188, WICHITA FALLS TX 76307-8188
18708710	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
18670939	+Emergency Physician Billing, Po Box 206676, Dallas, TX 75320-6676
18683058	+JACKSBORO NATIONAL BANK, Law Office of Gregory A. Ross, P.C., 4245 Kemp Blvd., Suite 308, Wichita Falls, Texas 76308-2822
18670943	+Jacksboro National Bank, 4245 Kemp Blvd STE 420, Wichita Falls, TX 76308-2833
18670944	+La Magna Health, PLLC, PO Box 14000, Belfast, ME 04915-4033
18670946	+Monte J. White & Associates, 1106 Brook Ave, Wichita Falls TX 76301-5009
18670947	+Radiology Associates of WF, PA, PO Box 732877, Dallas, TX 75373-2877
18670949	+Titanium Emergency Group,LLP, PO Box 206676, Dallas, TX 75320-6676
18670951	+United Regional, Attn: Billing Dept., 1600 11th Street, Wichita Falls, TX 76301-4388
18675354	WICHITA COUNTY, C/O PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188, WICHITA FALLS TX 76307-8188
18670953	+Wichita Co, Burkburnett City & ISD, CO Perdue Brandon & Fielder, PO Box 8188, Wichita Falls, TX 76307-8188
18670954	Wichita County, CO PerdueBrandonFielderCollins & Mott,LL, PO Box 8188, Wichita Falls, TX 76307-8188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

cr	+EDI: FSKBROWN.COM Aug 22 2020 03:53:00 Shawn K. Brown, Chapter 7 Trustee, PO Box 93749, Southlake, TX 76092-0117
	+EDI: RMSC.COM Aug 22 2020 03:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
18737569	EDI: GMACFS.COM Aug 22 2020 03:53:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
18670933	+EDI: GMACFS.COM Aug 22 2020 03:53:00 Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
18670934	+EDI: BANKAMER.COM Aug 22 2020 03:53:00 Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
18670935	+EDI: CAPITALONE.COM Aug 22 2020 03:53:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18689030	EDI: CAPITALONE.COM Aug 22 2020 03:53:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
18670937	EDI: CITICORP.COM Aug 22 2020 03:53:00 Citi Bank, Government Commerce Services, P.O. Box 6575, The Lakes, NV 88901-6575
18670938	EDI: DISCOVER.COM Aug 22 2020 03:53:00 Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
18670940	+E-mail/Text: info@gregoryrosspc.com Aug 22 2020 00:52:28 Gregory A. Ross, Law Office of Gregory A. Ross, P.C., 4245 Kemp Blvd., Suite 308, Wichita Falls TX 76308-2822
18670941	EDI: IRS.COM Aug 22 2020 03:53:00 IRS SPECIAL PROCEDURES, 1100 COMMERCE ST ROOM 951, MAIL STOP 5029 DAL, DALLAS TX 75246
18670936	EDI: JPMORGANCHASE Aug 22 2020 03:53:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
18670945	+E-mail/Text: bankruptcy@fncbinc.com Aug 22 2020 00:50:02 LVNV Funding, PO Box 51660, Sparks, NV 89435-1660
18687846	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 22 2020 01:04:48 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
18733196	+EDI: MID8.COM Aug 22 2020 03:53:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
18674169	+EDI: PRA.COM Aug 22 2020 03:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
18670948	+E-mail/Text: courts@scott-pc.com Aug 22 2020 00:52:22 Scott & Associates, PC, PO Box 115220, Carrollton, TX 75011-5220
18700575	EDI: USBANKARS.COM Aug 22 2020 03:53:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
18670952	+EDI: USBANKARS.COM Aug 22 2020 03:53:00 US Bank National Association, Attn: Bankruptcy Dept., 4801 Frederica Street, Owensboro, KY 42301-7441
18686957	+E-mail/Text: bankruptcy.notices@unionsquare.org Aug 22 2020 00:50:53 Union Square Credit Union, 1401 Holliday, Wichita Falls, TX 76301-7191
18670950	+E-mail/Text: bankruptcy.notices@unionsquare.org Aug 22 2020 00:50:53 Union Square Federal Credit Union, Attn: Bankruptcy Dept, 1401 Holliday St, Wichita Falls, TX 76301-7191

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Union Square Credit Union, 1401 Holliday, Wichita Falls, TX 76301-7191
 18670942 ##+Jack C. Askins, M.D., 1100 Brook Ave, Wichita Falls TX 76301-5009

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Gregory A. Ross on behalf of Creditor Jacksboro National Bank info@gregoryrosspc.com,
 rossecfnotices@gmail.com
 Jonathan Richard Ellzey on behalf of Creditor Union Square Credit Union jon@aggielawfirm.com
 Monte J. White on behalf of Debtor David Joe Vilardi
 ecfnofices-noreply@montejwhite.com; wf.ecf@aol.com; montejwhiteandassociatespc@jubileebk.net
 Monte J. White on behalf of Joint Debtor Carolyn Dot Vilardi
 ecfnofices-noreply@montejwhite.com; wf.ecf@aol.com; montejwhiteandassociatespc@jubileebk.net
 Robert B. Wilson cmecf@ch13-12westtex.org
 Shawn K. Brown trustee@browntrustee.com, skb@trustesolutions.net
 United States Trustee ustpreion06.da.ecf@usdoj.gov

TOTAL: 7